

APPENDIX 10.—HISTORICAL HOME MARKET VALUES AND INTEREST RATES—Continued

Area	Year	Interest rate (percent)	Income level	Market value	Annual P & I*
St Croix, VI	1990	10.375	Lower	78,027	6,782
			Middle	95,572	8,307
			Upper	134,562	11,696
	1991	8.875	Lower	82,800	6,324
			Middle	100,255	7,658
			Upper	141,100	10,777
	1992	8.125	Lower	62,271	4,439
			Middle	84,721	6,039
			Upper	151,946	10,831
	1993	7.125	Lower	61,389	3,970
			Middle	84,084	5,438
			Upper	151,878	9,823
	1994	8.750	Lower	66,843	5,048
			Middle	102,232	7,721
			Upper	143,633	10,848
	1985	10.250	Lower	47,893	4,120
			Middle	62,064	5,339
			Upper	105,308	9,059
	1986	10.250	Lower	48,995	4,215
			Middle	63,491	5,462
			Upper	107,730	9,268
	1987	12.000	Lower	54,140	5,346
			Middle	70,157	6,928
			Upper	119,042	11,755
	1988	12.000	Lower	66,051	6,522
			Middle	85,592	8,452
			Upper	145,231	14,341
	1989	11.750	Lower	64,730	6,273
			Middle	83,880	8,128
			Upper	142,326	13,792
	1990	11.250	Lower	80,912	7,544
			Middle	104,850	9,776
			Upper	177,908	16,588
St. Thomas, VI	1991	10.250	Lower	85,281	7,336
			Middle	110,500	9,506
			Upper	187,500	16,130
	1992	9.500	Lower	103,635	8,366
			Middle	151,866	12,259
			Upper	188,037	15,179
	1993	8.375	Lower	112,962	8,242
			Middle	174,161	12,708
			Upper	194,004	14,156
	1994	9.083	Lower	77,409	6,024
			Middle	128,076	9,967
			Upper	210,035	16,345
	1985	10.250	Lower	77,330	6,652
			Middle	97,846	8,417
			Upper	116,784	10,046
	1986	10.250	Lower	92,023	7,916
			Middle	116,437	10,017
			Upper	138,973	11,955
	1987	12.000	Lower	103,617	10,232
			Middle	131,108	12,946
			Upper	156,484	15,452
	1988	12.000	Lower	121,129	11,961
			Middle	153,265	15,134
			Upper	182,929	18,064
	1989	11.750	Lower	126,943	12,301
			Middle	160,622	15,565
			Upper	191,710	18,577
	1990	11.250	Lower	122,500	11,422
			Middle	155,000	14,452
			Upper	185,000	17,250
	1991	10.250	Lower	126,900	10,917
			Middle	180,700	15,545
			Upper	210,800	18,134
	1992	9.000	Lower	128,930	9,959
			Middle	183,591	14,181
			Upper	214,173	16,544
	1993	8.250	Lower	139,680	10,074
			Middle	198,829	14,340